

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Tom McWilliams
Sharon A McWilliams
Debtor(s)

Case No. 09 B 29069

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/07/2009.
- 2) The plan was confirmed on 09/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 08/15/2012.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$16,425.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$17,319.29
Less amount refunded to debtor \$219.29

NET RECEIPTS: \$17,100.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,509.00
Court Costs \$0.00
Trustee Expenses & Compensation \$882.03
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,391.03

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Account Recovery Service	Unsecured	88.00	NA	NA	0.00	0.00
Account Recovery Service	Unsecured	138.00	NA	NA	0.00	0.00
Applied Bank	Unsecured	1,368.00	1,293.28	1,293.28	1,048.48	0.00
Applied Bank	Unsecured	1,320.00	NA	NA	0.00	0.00
Armor Systems Corporation	Unsecured	41.00	41.00	41.00	33.24	0.00
Capital One	Unsecured	362.00	272.58	272.58	220.97	0.00
Card Protection Association	Unsecured	184.00	NA	NA	0.00	0.00
CB USA	Unsecured	94.00	93.87	93.87	76.10	0.00
CCS	Unsecured	175.00	NA	NA	0.00	0.00
Check Into Cash	Unsecured	275.00	NA	NA	0.00	0.00
Check N Go	Unsecured	1,200.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	916.94	NA	NA	0.00	0.00
East Bay Funding	Unsecured	790.00	764.50	764.50	619.75	0.00
Fast Cash	Unsecured	400.00	NA	NA	0.00	0.00
Fingerhut	Unsecured	702.00	NA	NA	0.00	0.00
Fingerhut	Unsecured	629.00	NA	NA	0.00	0.00
First Cash Advance	Unsecured	1,000.00	675.00	675.00	547.20	0.00
First Premier Bank	Unsecured	185.00	NA	NA	0.00	0.00
Franciscan Alliance	Unsecured	67.00	333.38	333.38	270.13	0.00
I C Systems Inc	Unsecured	1,405.25	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	334.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Priority	90.71	NA	NA	0.00	0.00
Internal Revenue Service	Priority	172.85	172.14	172.14	172.14	0.00
Internal Revenue Service	Unsecured	NA	4,178.54	4,178.54	3,381.11	0.00
Jefferson Capital Systems LLC	Unsecured	568.00	568.73	568.73	461.05	0.00
Jefferson Capital Systems LLC	Unsecured	894.00	894.37	894.37	725.03	0.00
Jefferson Capital Systems LLC	Unsecured	611.00	599.84	599.84	486.30	0.00
Jefferson Capital Systems LLC	Unsecured	555.00	555.15	555.15	450.04	0.00
Merrick Bank	Unsecured	1,704.00	1,748.18	1,748.18	1,417.31	0.00
Mutual Hospital Services/Alverno	Unsecured	1,015.00	NA	NA	0.00	0.00
National Quick Cash	Unsecured	500.00	390.00	390.00	316.16	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Payday Loan	Unsecured	1,000.00	NA	NA	0.00	0.00
PLS Payday Loan Store	Unsecured	1,000.00	563.75	563.75	457.05	0.00
Portfolio Recovery Associates	Unsecured	432.00	396.62	396.62	321.52	0.00
Portfolio Recovery Associates	Unsecured	331.00	317.28	317.28	257.21	0.00
Portfolio Recovery Associates	Unsecured	287.00	289.63	289.63	234.81	0.00
Premier Bankcard	Unsecured	240.00	240.50	240.50	194.97	0.00
Premier Bankcard	Unsecured	283.00	258.92	258.92	209.92	0.00
Premier Bankcard	Unsecured	460.00	435.79	435.79	353.27	0.00
Resurgent Capital Services	Unsecured	233.00	213.43	213.43	173.03	0.00
Resurgent Capital Services	Unsecured	241.00	221.82	221.82	179.82	0.00
University Of Chicago Medical Center	Unsecured	924.09	NA	NA	0.00	0.00
Vmc & Associates	Unsecured	2,598.66	NA	NA	0.00	0.00
Well Group Health Partners	Unsecured	126.00	126.27	126.27	102.36	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$172.14	\$172.14	\$0.00
TOTAL PRIORITY:	\$172.14	\$172.14	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,472.43	\$12,536.83	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,391.03</u>	
Disbursements to Creditors	<u>\$12,708.97</u>	
TOTAL DISBURSEMENTS :		<u>\$17,100.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/01/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.